

AMBIUM FINSERVE LIMITED
(Formerly known as Ambium Finserve Private Limited)

CIN: U65999CH2017PLC041442

Website: <https://www.wint.capital/>

May 30, 2026

To,

Listing Department
BSE Limited,
P.J. Towers, Dalal Street,
Mumbai – 400 001

Listing Department,
The National Stock Exchange of India Limited (NSE)
Exchange Plaza, Bandra-Kurla Complex
Bandra (East), Mumbai – 400 051

Dear Sir/Madam,

Sub: Intimation under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations) for the quarter and financial year ended March 31, 2026.

In terms of Listing Regulations, we hereby submit the following:

- a) Audited Standalone Financial Results of the Company for the quarter and financial year ended March 31, 2026, along with the Audit Report with unmodified opinion submitted by Statutory Auditors of the Company as per Regulation 52(1) and Regulation 52(2) of Listing Regulations;
- b) Declaration on Audit report with Unmodified Opinion on the Audited Standalone Financial Results for the period ended March 31, 2026, as per regulation 52(3) of SEBI (LODR) regulations, 2015;
- c) Disclosure of specified line items as per Regulation 52(4) of Listing Regulations along with financial results;
- d) Statement indicating utilization of issue proceeds of Non-Convertible Debentures and statement of material deviation in the use of issue proceeds from the objects of the issue for the quarter ended March 31, 2026, as per Regulation 52(7) and Regulation 52(7A) of Listing Regulations;
- e) Disclosure of the extent and nature of security created and maintained for Secured, Listed, Non-Convertible Debentures of the Company for the quarter and financial year ended March 31, 2026, and the Security Cover Certificate thereon as per Regulation 54 of Listing Regulations, as amended from time to time.

AMBIUM FISERVE LIMITED
(Formerly known as Ambium Finserve Private Limited)

CIN: U65999CH2017PLC041442

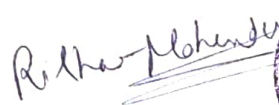
Website: <https://www.wint.capital/>

The above is for your information and appropriate dissemination.

The above-mentioned documents from the said audited Financial Results would be published in newspaper as required under Regulation 52(8) of SEBI Listing Regulations.

The above-mentioned documents are also being uploaded on the website of the Company.

For and on behalf of **Ambium Finserve Limited**
(formerly Ambium Finserve Private Limited)





Rishav Mahendru

Company Secretary & Compliance Officer

Mem No. A73432

Address: Cabin No. 101, 1st floor, SCO NO. 148-149,
Sector 34 A, Chandigarh (U.T), Pin code: 160022

Encl: a/a

Independent Auditor's Report on audited financial results of Ambium Finserve Limited (Formerly Known as Ambium Finserve Private Limited) for the quarter and year ended March 31, 2026, pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

**To the Board of Directors
Ambium Finserve Limited (formerly known as Ambium Finserve Private Limited)**

Opinion

1. We have audited the accompanying annual financial results of Ambium Finserve Limited (Formerly Known as Ambium Finserve Private Limited) ('the Company') for the quarter and year ended March 31, 2026 ('the financial results') attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('the Listing Regulations').
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial results:
 - a. Are presented in accordance with the requirements of Regulation 52 of Listing Regulations; and
 - b. gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013 ('the Act'), relevant rules issued thereunder, Reserve Bank of India (RBI) guidelines and other accounting principles generally accepted in India read with the Listing Regulations, of the net profit and other comprehensive income and other financial information of the Company for the quarter and year ended March 31, 2026

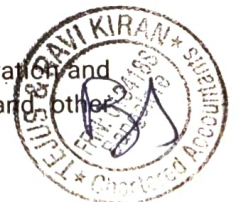
Basis of Opinion

3. We conducted our audit of the financial results in accordance with the Standards on Auditing ('SAs') specified under Section 143 (10) of the Act. Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Statement" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("the ICAI") and the rules thereunder, together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Act and the rules thereunder and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Management's and Board of Directors' Responsibility for the Financial Results

4. These financial results have been prepared on the basis of the annual audited financial statements and has been approved by the Company's Board of Directors.

The Management and Board of Directors of the Company are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other



comprehensive income and other financial information of the Company in accordance with recognition and measurement principles laid down in the applicable Indian Accounting Standards prescribed under Section 133 of the Companies Act, 2013 ("the Act") read with relevant Rules issued thereunder, the relevant circulars, guidelines & directions issued by Reserve Bank of India ("RBI Guidelines") and other accounting principles generally accepted in India and in compliance with the Listing Regulations.

This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial results that give a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the financial results, the Board of Directors are responsible for assessing Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Statement

5. Our objectives are to obtain reasonable assurance about whether the financial results as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with Standards on Auditing, specified under section 143(10) of the Act, will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial results.
6. As part of an audit in accordance with the Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
 - Identify and assess the risks of material misstatement of the financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act



are also responsible for expressing our opinion on whether the Company has in place adequate internal financial controls with reference to financial statements and the operating effectiveness of such controls.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Management and Board of Directors.
 - Conclude on the appropriateness of the Management and Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
 - Evaluate the overall presentation, structure, and content of the financial results, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.
7. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
8. We also provide those charged with governance with a Statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.



TEJUS & RAVI KIRAN

CHARTERED ACCOUNTANTS

Other Matters

9. The financial results includes the result for the quarter ended March 31, 2026 being the balancing figure between the audited figures in respect of the full financial year ended March 31, 2026 and the published unaudited year-to-date figures up to the nine months period ended December 31, 2025, which were subjected to a limited review by us, as required under the Listing Regulations.

For Tejus & Ravi Kiran
Chartered Accountants
FRN: 013418S

Tejus B S.

Tejus B S
Partner
M.No.: 224893
UDIN: 26224893ARBCAP9987
Place: Bangalore
Date: 30.05.2026



Ambium Finserve Limited
(Formerly known as Ambium Finserve Private Limited)
CIN : U65999CH2017PLC041442

Regd. Office: Cabin No. 101, 1st Floor, SCO No. 148-149, Sector 34A, Chandigarh, Chandigarh, India - 160022
Statement of audited financial results of Ambium Finserve Limited (the "Company") for the quarter ended March 31, 2026 and year to date from April 1, 2025 to March 31, 2026

Statement of audited assets and liabilities as at March 31, 2026

(All amounts in Indian Rupees lakhs, unless otherwise stated)

Particulars	As at March 31, 2026 (Audited)	As at March 31, 2025 (Audited)
ASSETS		
(1) Financial assets		
(a) Cash and cash equivalents	6.81	251.11
(b) Bank Balance other than cash and cash equivalents	2,085.80	940.89
(c) Loans	9,235.19	24,873.71
(d) Investments	33,010.30	6,255.92
(e) Trade Receivable	227.42	-
(f) Other financial assets	237.95	138.48
Total financial assets	44,803.47	32,460.11
(2) Non-financial assets		
(a) Current tax assets (net)	813.10	239.94
(b) Deferred tax assets (net)	73.56	59.78
(c) Property, Plant and Equipment	24.17	-
(d) Other non-financial assets	4.19	-
Total non-financial assets	915.02	299.72
Total Assets	45,718.49	32,759.83
LIABILITIES AND EQUITY		
LIABILITIES		
(1) Financial liabilities		
(a) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	90.49	314.53
(b) Debt securities	34,055.88	16,885.07
(c) Borrowings (other than debt securites)	5,227.04	9,091.16
(d) Other financial liabilities	57.22	227.44
Total financial liabilities	39,430.63	26,518.20
(2) Non-financial liabilities		
(a) Provisions	84.47	47.99
(b) Other non-financial liabilities	64.64	98.55
Total Non-financial liabilities	149.11	146.54
Total Liabilities	39,579.74	26,664.74
EQUITY		
(a) Equity share capital	5,484.85	5,484.85
(b) Other equity	653.90	610.24
Total Equity	6,138.75	6,095.09
Total liabilities and equity	45,718.49	32,759.83

See accompanying notes to the audited financial results



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Statement of audited financial results of Ambium Finserve Limited (the "Company") for the quarter ended March 31, 2026 and year to date from April 1, 2025 to March 31, 2026

Statement of audited cashflows for year ended March 31, 2026

(All amounts in Indian Rupees lakhs, unless otherwise stated)

Particulars	Year Ended March 31, 2026 (Audited)	Year Ended March 31, 2025 (Audited)
A. Cash flow from operating activities :		
Profit before tax	71.91	145.33
Interest income on financial assets	(4,612.84)	(2,902.80)
Depreciation and amortisation expense	5.78	-
Impairment on financial instruments	(77.00)	1,801.89
Net (gain)/loss on fair value changes	86.76	86.46
Finance costs	4,035.20	10.97
Interest on income tax refund	(14.54)	(1.15)
Assets written off	-	4.73
Cash generated from Operations before working capital changes	(504.72)	(854.57)
Movements in working capital:		
Decrease / (Increase) in trade receivable	(227.42)	-
Decrease / (Increase) in bank balance other than cash and cash equivalents	(1,131.05)	(623.81)
Decrease / (Increase) in loans	15,652.59	(17,344.85)
Decrease / (Increase) in other financial assets	(97.60)	(29.91)
Decrease / (Increase) in other non financial assets	(4.19)	-
Increase/ (Decrease) in provisions	28.33	9.90
Increase / (Decrease) in trade payables	(224.04)	303.50
Increase / (Decrease) in other non financial liabilities	(33.91)	37.76
Increase / (Decrease) in other financial liabilities	(170.22)	168.13
Cash generated from operations	13,287.77	(18,333.85)
Interest income received on loans, fixed deposits and investments	4,651.88	2,850.72
Finance cost paid	(3,567.75)	(1,667.09)
Income taxes paid (net of refund and including tax deducted at source)	(587.29)	(275.41)
Net cash flow generated from operating activities (A)	13,784.61	(17,425.63)
B. Cash flow from investing activities :		
Purchase of investments measured in FVTPL category	(7,22,366.24)	(44,298.67)
Proceeds from sale of investmetns in FVTPL category	6,94,896.32	39,693.58
Purchase of investments measured in FVTOCI category	(1,978.14)	(1,12,103.80)
Proceeds from sale of investmetns in FVTOCI category	2,609.85	1,14,837.95
Purchase of property, plant and equipment	(29.95)	-
Net cash used in investing activities (B)	(26,868.16)	(1,870.94)
C. Cash flow from financing activities :		
Proceeds from Debt securities	26,514.00	15,829.68
Repayment of Debt securities	(9,800.00)	(2,000.00)
Proceeds from borrowings (other than Debt securities)	2,87,833.51	9,005.00
Repayment of borrowings (other than Debt securities)	(2,91,708.26)	(3,301.25)
Net Cash flow from financing activities (C)	12,839.25	19,533.43
Net decrease in cash and cash equivalents (A+B+C)	(244.30)	236.86
Cash and cash equivalents at the beginning of the period	251.11	14.25
Cash and cash equivalents at the end of the year	6.81	251.11
Components of cash and cash equivalents		
Cash on hand	-	1.07
Balances with banks- in current accounts	6.81	250.04
Total cash and cash equivalents	6.81	251.11

The above cash flow has been prepared under the "Indirect method" as set out in Indian Accounting Standard (Ind AS) 7- statement of cash flows



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Statement of audited financial results of Ambium Finserve Limited (the "Company") for the quarter ended March 31, 2026 and year to date from April 1, 2025 to March 31, 2026

(All amounts in Indian Rupees lakhs, unless otherwise stated)

Particulars	Year Ended			
	31 March 2026 (Refer Note 7)	Quarter Ended 31 December 2025 Unaudited	31 March 2025 (Refer Note 7)	31 March 2026 Audited
Revenue from operations				
(i) Interest income	1,138.93	1,185.49	959.49	2,902.80
(ii) Fees and commission income	863.43	945.22	0.59	31.34
(iii) Net gain on fair value changes	-	-	108.49	365.82
(I) Total revenue from operations	2,002.36	2,130.71	1,068.57	3,269.96
(II) Other income	273.74	64.75	89.04	89.04
(III) Total income (I + II)	2,276.10	2,195.46	1,157.61	3,359.00
Expenses				
(i) Finance costs	1,128.47	1,074.35	692.77	1,801.89
(ii) Net loss on fair value changes	573.56	600.49	-	-
(iii) Impairment on financial instruments	24.15	(27.74)	14.37	86.46
(iv) Employee benefits expenses	368.46	337.60	88.12	909.00
(v) Depreciation, amortization and impairment	4.20	1.19	-	5.78
(vi) Others expenses	153.13	197.70	318.07	446.32
(IV) Total expenses	2,251.96	2,183.61	1,113.33	3,243.67
(V) Profit before tax (III - IV)	24.14	11.86	44.28	145.33
(VI) Tax Expense/(benefit) :				
(i) Current Tax	28.66	-	24.00	65.67
(ii) Deferred Tax	(22.44)	2.97	(5.59)	(30.51)
(VII) Profit for the period (V-VI)	17.92	8.89	25.87	110.17
(VIII) Other comprehensive income				
(A) Items that will not be reclassified to profit or loss				
Remeasurement of the net defined benefit plans	(28.81)	(0.71)	(3.42)	(3.42)
Income tax effect	7.25	0.18	-	0.86
Subtotal (A)	(21.56)	(0.53)	(3.42)	(2.56)
(B) Items that will be reclassified to profit or loss				
Changes in fair value of FVTOCI debt securities	42.35	(50.68)	(46.53)	(49.17)
Income tax effect	(10.66)	12.76	11.71	12.37
Subtotal (B)	31.69	(37.92)	(34.82)	(36.80)
Other comprehensive income (A+B) (VIII)	10.13	(38.45)	(38.24)	(39.36)
(IX) Total comprehensive income for the period (VII + VIII)	28.06	(29.56)	(12.37)	70.81
(X) Earnings per share (equity share, par value of Rs. 10 each)				
Basic (Rs.)	0.03	0.02	0.05	0.20
Diluted (Rs.)	0.03	0.02	0.05	0.20
	Not annualised*	Not annualised*	Not annualised*	

See accompanying notes to the audited financial results



Ambium Finserve Limited
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CIN : U65999CH2017PLC041442

Regd. Office: Cabin No. 101, 1st Floor, SCO No. 148-149, Sector 34A, Chandigarh, Chandigarh, India - 160022

Statement of audited financial results of Ambium Finserve Limited (the "Company") for the quarter ended March 31, 2026 and year to date from April 1, 2025 to March 31, 2026

Notes:

- 1 Ambium Finserve Limited ("the Company") is a Non-Deposit taking Base Layer Non-Banking Financial Company, registered with the Reserve Bank of India ("the RBI").
- 2 These audited financial results have been prepared in accordance with the recognition and measurement principles laid down in accordance with the Indian Accounting Standard ("Ind AS") as prescribed under section 133 of the Companies Act 2013 ('the Act'), read with Companies (Indian Accounting Standard) Rules, 2015, as amended from time to time, and accounting principles generally accepted in India and in compliance with Regulation 52 of the Securities Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"). Any application guidance/ clarifications/ directions issued by Reserve Bank of India (RBI) are implemented as and when they are issued/ becomes applicable.
- 3 The statement of audited financial results for the quarter ended 31 March 2026 and year to date from 01 April 2025 to 31 March 2026 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their meetings held on May 30, 2026. The statement of audited financial results for the quarter ended 31 March 2026 and year to date from 01 April 2025 to 31 March 2026 have been audited by the statutory auditors of the Company.
- 4 All secured listed non-convertible debentures issued by the Company are secured by way of an exclusive first charge on book debts with security to the extent as stated in the respective information memorandum. Further, the Company has maintained asset cover as stated in the respective information memorandums which is sufficient to discharge the principal amount at all times for the non-convertible debt securities issued.
- 5 The Government of India has consolidated multiple existing labour legislations into a unified framework comprising four Labour Codes collectively referred to as the 'New Labour Codes' on 21 November 2025. The Company has assessed the impact of these changes based on available information, and has recognised an incremental provision of INR 0.20 lakhs under 'Employee benefits expenses' in the results during the year ended 31 March 2026. The Company continues to monitor the finalisation of Central / State Rules and clarifications from the Government on other aspects of the Labour Code and impact on provision, if any, will be reassessed and appropriately provided on the basis of such developments as needed.
- 6 Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached as Annexure I.
- 7 The Company is primarily in the business of financing and accordingly there are no separate reportable segments in accordance with IND AS 108, on "Operating Segments" in respect of the Company. The Company operates in a single geographical segment, i.e., India.
- 8 The figures for the last quarter are the balancing figures between audited figures in respect of full financial years and published unaudited year to date figures upto third quarter of the respective financial years, which are subject to limited review

On behalf of the Board of Directors of
Ambium Finserve Limited
(Formerly known as Ambium Finserve Private Limited)



Anshul Gupta
Director
DIN : 09241883



Place : Bengaluru
Date : 30th May 2026

Ambium Finserve Limited
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Statement of audited financial results of Ambium Finserve Limited (the "Company") for the quarter ended March 31, 2026 and year to date from April 1, 2025 to March 31, 2026

Annexure 1:

1	Analytical ratios / disclosures required under Regulation 52(4) of the Securities Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015	Ref	As at	
			31 March 2026	31 March 2025
	Particulars			
	Debt-equity ratio	1.1	6.40	4.26
	Total debts to total assets	1.2	0.86	0.79
	Net worth (amount in lakhs)	1.3	6,138.75	6,095.09
	Capital redemption reserve (amount in lakhs)	1.4	NA	NA
	Gross stage 3 assets ratio	1.5	0.00%	0.00%
	Net stage 3 assets ratio	1.6	19.72%	23.77%
	Capital adequacy ratio (CRAR)	1.7	1.04	1.14
	Security cover over listed non-convertible debentures			

Particulars	Ref	Quarter ended		
		31 March 2026	31 Dec 2025	31 March 2025
Net profit margin (%)	1.8	1.23%	(1.35%)	(1.07%)
				0.53%
				2.09%

- 1.1 Debt-equity ratio is (debt securities+borrowings (other than debt securities)) / net worth i.e. equity share capital + other equity
- 1.2 Total debts to total assets is debt securities, borrowings (other than debt securities) / total assets
- 1.3 Net worth is equal to equity share capital + other equity
- 1.4 Gross stage 3 assets ratio is gross stage 3 (loans+investments) / gross loans + investments
- 1.5 Net stage 3 assets ratio is gross stage 3 (loans and Investments) less impairment loss allowance for stage 3 (loans and investments)/gross (loans and investments) less impairment allowance for stage 3 (loans and investments)
- 1.6 Capital adequacy ratio or capital-to-risk weighted assets ratio (CRAR) is computed by dividing company's Tier I and Tier II capital by risk weighted assets.
- 1.7 Security cover over listed non-convertible debentures represents the number of times the listed non-convertible debentures is covered through the loans and investments provided as security.
- 1.8 Net profit margin (%) is total comprehensive income for the period, net of income tax / total income

Other ratios / disclosures such as debt service coverage ratio, interest service coverage ratio, outstanding redeemable preference shares (quantity and value), capital redemption reserve/debenture redemption reserve, current ratio, long term debt to working capital, bad debts to account receivable ratio, current liability ratio, debtors turnover, inventory turnover and operating margin (%) are not applicable / relevant to the Company and hence not disclosed.



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May 30, 2026

To,

Listing Department
BSE Limited,
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Listing Department,
The National Stock Exchange of India Limited (NSE)
Exchange Plaza, Bandra-Kurla Complex
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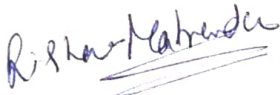
Dear Sir/Madam,

Sub: Reg 52(3) – Declaration on Audit Report with Unmodified Opinion on Standalone Financial Results for the period ended March 31st, 2026.

In terms of the proviso to Regulation 52(3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby declare and confirm that the Statutory Auditor of the Company, M/s. Tejus & Ravikiran, Chartered Accountants (Firm Registration No. 013418S) have issued their Audit Report(s) with Unmodified Opinion on the Audited Standalone Financial Results of Ambium Finserve Limited (formerly known as Ambium Finserve Private Limited) for the period ended March 31, 2026.

We request you to kindly take on record the aforesaid intimation.
The above is for your information and appropriate dissemination.

For and on behalf of **Ambium Finserve Limited**
(formerly Ambium Finserve Private Limited)



Rishav Mahendru
Company Secretary & Compliance Officer



Mem No. A73432

Address: Cabin No. 101, 1st floor, SCO NO. 148-149,
Sector 34 A, Chandigarh (U.T), Pin code: 160022

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May 30, 2026

To,

Listing Department
BSE Limited,
P.J. Towers, Dalal Street,
Mumbai – 400 001

Listing Department,
The National Stock Exchange of India Limited (NSE)
Exchange Plaza, Bandra-Kurla Complex
Bandra (East), Mumbai – 400 051

Dear Sir/Madam,

Sub: Security Cover Certificate as per Regulation 54 and 56(1)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”) as on March 31, 2026.

Pursuant to Regulation 54 & 56(1)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, as amended, please find enclosed herewith Security Cover Certificate as on March 31, 2026 including disclosure regarding compliance with all covenants in respect of Listed Non-Convertible Debentures of the Company outstanding as on March 31, 2026, issued by M/s Tejus & Ravikiran, Statutory Auditors of the Company.

The above is for your information and appropriate dissemination.

The same has also submitted along with the audited financial results for the quarter and year ended March 31, 2026.

For and on behalf of **Ambium Finserve Limited**
(formerly Ambium Finserve Private Limited)



Rishav Mahendru
Company Secretary & Compliance Officer

Mem No. A73432

Address: Cabin No. 101, 1st floor, SCO NO. 148-149,
Sector 34 A, Chandigarh (U.T), Pin code: 160022

Encl: a/a

Independent Auditor's Report on Security Cover as at March 31, 2026 under Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) for submission to the Stock Exchanges and Debenture Trustees (the "Debenture Trustees")

To,
The Board of Directors
Ambium Finserve Limited
(formerly known as Ambium Finserve Private Limited)

Dear Sir/Madam,

This certificate is issued in accordance with the regulation 56(1)(d) of SEBI (LODR) regulations, 2015 requiring independent Auditor's certificate for the Statement of information on asset cover maintained and compliance of covenants for issuing listed non-convertible debenture by the listed entity.

1. We have complied with the relevant applicable requirements of Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial information, and Other Assurance and Related Services Engagements.
2. We conducted our examination of the details in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) (the 'Guidance Note') issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by Institute of Chartered Accountants of India.

3. Management's Responsibility

The management of the Company is responsible for the compliance with the aforesaid SEBI regulations for maintenance of asset cover and Compliance of Covenants for Listed Non-Convertibles. Management of company is also responsible for preparation and maintenance of all data & other relevant supporting records and documents required for compliance of aforesaid regulation including passing of Board resolution, preparation of information memorandum/offer documents and entering into debenture trust deeds with debenture trustee.

4. Auditor's Responsibility

Pursuant to the aforesaid requirements, it is our responsibility to provide reasonable assurance in the form of certificate as to:

- Whether Company has maintained 100% or higher asset cover as per the terms of offer documents/information memorandum/debenture trust deeds.
- Whether Company has complied with all the covenants of offer documents/information memorandum/debenture trust deeds.



5. Procedure Performed

For the purpose of the certificate, we have planned and performed the following procedures to determine, whether anything has come to our attention that causes us to believe that there is a situation where company has not maintained asset cover 100% or higher asset cover as per the terms of offer documents/information memorandum/debenture trust deeds or not complied with all the covenants of the above-mentioned documents:

- We had obtained the placement memorandum & Debenture Trust Deeds of the each listed NCD.
- Checked the amount forming part of the Statement of Information* on Asset Cover from reviewed financial statement and placement memorandum.
- Recomputed the asset cover ratio.
- Traced such covenants and the status of compliance with such covenants.

*The management has provided a Deed of Hypothecation, under which certain assets were hypothecated. Due to a change in lending portfolio and continuous borrowing these assets have been replaced with other assets meeting the eligibility criteria. Based on management's representation, the revised assets have been duly considered for the security cover and the necessary intimation has been given to the debenture trustee.

We have relied on management's representation regarding the underlying assets and their valuation for the purpose of the security cover certificate.

6. Conclusion

Based on our examination as mentioned above, and the information and explanations given to us by the company, we can conclude that company has

- Maintained 100% asset cover (Refer Annexure-I); and
- Complied with all the covenants/terms of the issue in respect of the listed entity.

7. Restriction of use

This report is addressed to and provided to the Board of Directors of the Company solely for the purpose of onward submission to Stock Exchange & Debenture Trustee and should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this report is shown or into whose hands it may come without our prior consent in writing.

For Tejus & Ravi Kiran
Chartered Accountants
FRN: 013418S

Tejus B.S

Tejus B.S
Partner

Membership No.: 224893

UDIN: 26224893RHWKJJ3728

Place: Bangalore

Date: 30.05.2026



Annexure 1

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of Assets for which this certificate relates	Exclusive charge	Exclusive charge	Parli Passu Charge	Parli Passu Charge	Parli Passu Charge	Assets not offered as Security	Elimination on amount in (negative)	Total (C to H)	Market Value for Assets charged on Exclusive	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSA market value is not applicable)	Market Value for Parli passu charge Assets	Carrying /book value for parli passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSA market value is not applicable)	Total Value (A to M)
ASSETS		Book Value	Book Value	Yes/No	Book Value	Book Value	Book Value							
Property, Plant and Equipment		-	-	No	NA	NA	24.17	-	24.17					
Capital Work-in-Progress		-	-	No	NA	NA	-	-	-					
Right of Use Assets		-	-	No	NA	NA	-	-	-					
Goodwill		-	-	No	NA	NA	-	-	-					
Intangible Assets		-	-	No	NA	NA	-	-	-					
Development Investments		26,346.45	2,617.78	No	NA	NA	4,049.06	-	31,010.29					
Loans		4,237.28	4,307.66	No	NA	NA	690.24	-	9,235.19					
Inventories		-	-	No	NA	NA	-	-	-					
Trades Receivables		-	-	No	NA	NA	227.42	-	227.42					
Cash and cash equivalents		-	-	No	NA	NA	6.81	-	6.81					
Bank Balance other than Cash and Cash Equivalents		-	-	No	NA	NA	2,085.80	-	2,085.80					
Others		-	-	No	NA	NA	1,126.80	-	1,126.80					
Total		30,585.73	6,920.45				8,212.31		45,718.49					
LIABILITIES														
Debt securities to which this certificate pertains	Secured Non-Convertible Debentures	29,461.98		No	NA	NA	-	-	29,461.98					
Other debt sharing parli passu charge with above				No	NA	NA	-	-	-					
Other Debt				No	NA	NA	-	-	-					
Subordinate Debt				No	NA	NA	-	-	-					
Borrowings														
Bank		1,633.06		No	NA	NA	1,652.53	-	3,285.59					
Debt Securities		2,338.25		No	NA	NA	2,255.65	-	4,593.91					
Others		1,941.45		No	NA	NA	-	-	1,941.45					
Trade Payables		-	-	No	NA	NA	90.89	-	90.89					
Lease Liabilities		-	-	No	NA	NA	84.47	-	84.47					
Provisions		-	-	No	NA	NA	121.86	-	121.86					
Others		-	-	No	NA	NA	4,205.01	-	39,579.73					
Total		29,461.98	5,912.76				4,205.01		39,579.73					
Cover on Book Value		29,461.98	5,912.76											
Cover on market value	Exclusive security cover ratio	1.04												



AMBIUM FINSERVE LIMITED
(Formerly known as Ambium Finserve Private Limited)

CIN: U65999CH2017PLC041442

Website: <https://www.wint.capital/>

May 30, 2026

To,

Listing Department
BSE Limited,
P.J. Towers, Dalal Street,
Mumbai – 400 001

Listing Department,
The National Stock Exchange of India Limited (NSE)
Exchange Plaza, Bandra-Kurla Complex
Bandra (East), Mumbai – 400 051

Dear Sir/Madam,

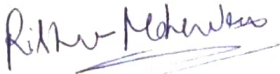
Sub: Statement under Regulations 52(7) & (7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") for the quarter ended March 31, 2026.

Pursuant to Regulation 52(7) & (7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby declare that the proceeds of all the debt raised during the quarter ended March 31, 2026, have been utilized for the purpose for which they were raised and there was no material deviation/variation in the utilization of their issue proceeds.

Statement of Utilization & material deviation/variation is enclosed as **Annexure – I**.

The above is for your information and appropriate dissemination.

For and on behalf of **Ambium Finserve Limited**
(formerly Ambium Finserve Private Limited)



Rishav Mahendru
Company Secretary & Compliance Officer
Mem No. A73432



Address: Cabin No. 101, 1st floor, SCO NO. 148-149,
Sector 34 A, Chandigarh (U.T), Pin code: 160022

Encl: a/a

Independent Auditor's Report on utilization of proceeds from redeemable non-convertible debentures of Ambium Finserve Limited ('the Company') (Formerly known as Ambium Finserve Private Limited) during the quarter ended 31st March, 2026

To,

The Board of Directors,
Ambium Finserve Limited (Formerly known as Ambium Finserve Private Limited)

Dear Sir/Madam,

The accompanying statement of utilization of proceeds from the redeemable non-convertible debentures ('the Statement') of Ambium Finserve Limited ('the Company') (Formerly known as Ambium Finserve Private Limited) has been prepared and certified by the management of the Company for submission to the Debenture Trustees as required in terms of clause 15(1A)(c)(ii) of Securities and Exchange Board of India (Debentures Trustees) Regulations, 1993 dated December 29, 1993 and subsequent amendments thereto ("Debenture Trustee Regulations") and para 56(1)(a) of Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulations, 2015 ("SEBI Regulations").

The Company has to obtain a Report from its statutory auditors, certifying whether the proceeds from the redeemable non-convertible debentures are used towards the purpose of the issue as set out in the Debenture trust-cum-mortgage deed. The aforesaid statement is stamped by us for identification purpose only.

1. We have complied with the relevant applicable requirements of the Standard on Quality Control ('SQC') 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.
2. We conducted our examination in accordance with the Guidance Note on Reports or Certificates issued for Special Purposes (Revised 2016) (the 'Guidance Note') issued by the Institute of Chartered Accountants of India (the 'ICAI'). The Guidance Note requires that we comply with the independence and ethical requirements of the Code of Ethics issued by the ICAI.

Management's Responsibility

3. The preparation of the Statement is the responsibility of the Company's management including the creation and maintenance of all accounting and other records supporting its contents. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation and making estimates that are reasonable in the circumstances.
4. The Company's management is also responsible for utilizing the proceeds of redeemable non-convertible debentures for the purpose as set out in the Debenture trust-cum-mortgage deed, ensuring filing of the Statement and for providing all relevant information to the Trustees.



Auditor's Responsibility

5. We have not performed an audit, the objective of which would be expression of an opinion on the financial statements, specified elements, accounts or items thereof, for the purpose of this Report. Accordingly, we do not express such an opinion.
6. Our responsibility is to provide limited assurance on compliance by the Company in respect of point 4 above, based on work done and representations received. For the purpose of this Report, we have planned and performed the following procedures to determine whether anything has come to our attention that causes us to believe that, in all material respects, is not as per the purpose stated in Debenture trust deed:
 - the amounts in the Statement have been accurately extracted from the audited financial information and other records of the Company for the period from 01st January 2025 to 31st March 2025.
 - the computation is arithmetically correct; and
 - the statement presents utilization of funds as required by the Debenture trust-cum-mortgage deed.
7. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

Conclusion

8. Based on our procedures performed in paragraph 7 above, information and explanations given to us, records and documents produced to us, we certify that:
 - the amounts in the Statement have been accurately extracted from the unaudited financial information and other records of the Company for the period from January 01, 2026 to March 31, 2026.
 - the computation is arithmetically accurate; and
 - the statement represents utilization of funds as required by the Debenture trust-cum-mortgage deed.
 - Refer Annexure I for the statement of utilization of issue proceeds and statement of deviation or variation in issue of proceeds.



TEJUS & RAVI KIRAN

CHARTERED ACCOUNTANTS

Restriction of Use

9. This report has been issued for the sole use of the Board of Directors of the Company, to whom it is addressed, for submission to the debenture trustees pursuant to SEBI Regulations. Accordingly, our Report should not be quoted or referred to in any other document or made available to any other person or persons without our prior written consent. Also, we neither accept nor assume any duty or liability of any other purpose or to any other party to whom our report is shown or into whose hands it may come without our prior consent in writing.

For Tejus & Ravi Kiran
Chartered Accountants
FRN: 013418S

Tejus B.S.



Tejus B S
Partner

Membership No.: 224893

UDIN: 26224893J00UWN4529

Place: Bangalore

Date: 30.05.2026

AMBIUM FINSERVE LIMITED
(Formerly known as Ambium Finserve Private Limited)

CIN: U65999CH2017PLC041442

Website: <https://www.wint.capital/>

Annexure-I

A. Statement of utilization of issue proceeds:

(*Funds Utilized – The funds have been utilised for the purpose for which these proceeds were raised in accordance with the respective offer documents of the issues.)

Name of the Issuer: Ambium Finserve Limited (Formerly Ambium Finserve Private Limited)

ISIN	Mode of Raising Funds (Public Issue/Private Placement)	Type of Instrument	Date of Raising Funds	Amount raised (Face Value in INR Crores)	Funds utilized * (Face Value in INR Crores)	Any Deviation (Yes/No)	If 7 is yes, then Specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9
INE0RU307221	Private Placement (EBP)	NCDs	06-January-2026	30	30	No	NA	NA
INE0RU307239	Private Placement (EBP)	NCDs	24-February-2026	35	35	No	NA	NA



AMBIUM FINSERVE LIMITED
(Formerly known as Ambium Finserve Private Limited)

CIN: U65999CH2017PLC041442

Website: <https://www.wint.capital/>

B. Statement of deviation/ variation in use of Issue proceeds:

Particulars				Remarks		
Name of Listed Entity				Ambium Finserve Limited (Formerly Ambium Finserve Private Limited)		
Mode of fund raising				Private Placement (EBP)		
Type of Instrument				Non-Convertible Debentures (NCDs)		
Date of raising funds				As mentioned in above table in section A		
Amount raised				As mentioned in above table in section A		
Report filed for quarter ended				31 st March 2026		
Monitoring Agency name, if applicable				NA		
Is there a Deviation/Variation in use of funds raised?				No		
Whether any approval is required to vary the objects of the issue stated in the prospectus/offer document? (Yes/No)				No		
If yes, details of approval so required?				NA		
Date of Approval				NA		
Explanation for the deviation/variation				NA		
Comments of the Audit Committee after review				NA		
Comments of the Auditor, if any				No Deviation		
Objects for which funds have been raised and where there has been deviation/variation, in the following table				100% of the issue proceeds will be utilized by the issuer for onward lending and general corporate purpose.		
Original Object	Modified Object, if any	Original Allocation	Modified Allocations, if any	Funds utilized	Amount of deviation/ variation for the quarter according to applicable object (in Rs. Crores and in %)	Remarks, if any
Onward lending and general corporate purpose	NA	NA	NA	Funds have been utilised as per the objects stated above in compliance with applicable laws.	NA	Nil
Deviation could mean:						
1. Deviation in the objects or purpose for which funds have been raised.						
2. Deviation in the amount of funds actually utilised as against what was originally disclosed.						
Name of Signatory: Anshul Gupta						
Designation: Director						
Date: 30 th May 2026						

